



## PLAN FOR YOUR COST YOUR WAY

Whether the plan to pay for college has been years in the making or is a conversation just beginning, options are available to make earning a degree a reality. An important part of planning is to understand undergraduate costs and ensure your financing is in place to pay on time.

2021-2022 costs are calculated for fall and spring at a minimum of 12 credit hours each semester and estimated until approved by the WVU Board of Governors. ([revenueservices.wvu.edu/tuition-and-fees](https://revenueservices.wvu.edu/tuition-and-fees))

### STEP 1: ESTIMATE DIRECT COSTS

Select options based on your plans for the 2021-2022 academic year

### SUMMARY OF YEARLY COSTS

Direct costs do not include potential additional expenses you may have while pursuing your degree such as books, supplies, personal, and transportation costs

[University Tuition & Fees](#) ⓘ

[College Tuition](#) ⓘ

[On-Campus Residence](#) ⓘ

[Dining Plan](#) ⓘ

[Student Health Insurance](#) ⓘ

### STEP 2: INPUT YOUR AID

Input the amounts for the year – total for fall and spring semesters

Scholarships

Grants

#### TOTAL GIFT AID

*"Gift aid" does not have to be repaid*

Student Loans\*

Parent Loans\*

#### TOTAL BORROWED AID

*"Borrowed aid" must be repaid by the borrower*

Other Resources

\*Federal Subsidized, Unsubsidized, and PLUS Loans have an origination fee that is a percentage of the loan. The amount you accept/borrow will not be the amount that disburses as payment. [Click here for more information](#) and for a calculator to help figure out how much will disburse based on your borrowed amount.

### SUMMARY OF REMAINING COSTS

These are estimates of the yearly cost, aid, and remaining balance after financial resources have been subtracted from direct costs

#### TOTAL YEARLY DIRECT COSTS

#### TOTAL AVAILABLE AID

#### REMAINING YEARLY BALANCE

*Estimate of balance remaining after financial resources have been subtracted from direct costs. You are billed by semester, not the full year at once. See "Remaining Balance Per Semester" below.*

#### Remaining Balance Per Semester

*If your remaining balances above are (-) negative, this is the anticipated refund you may receive after financial aid payments have applied to your institutional charges.*

See the next page for estimates for the monthly payment plan and other ways to reduce or fund educational expenses.

## MONTHLY PAYMENT PLAN

The monthly payment plan allows you to break semester bills into as many as six smaller, monthly payments. Sign up in May to utilize the full six-month option for the fall semester (or November to use the six-month option for spring). If you are planning on using loans to cover the balance due, consider using this method to pay the portion of the balance you can afford through monthly payments before pursuing loans. Please note that you must have a semester balance due of at least \$250 to utilize the plan. Visit our [Tuition Payment Plan](#) page for more information.

Based on the remaining balance due per semester from the previous page, your estimated payment plan values to cover the remaining balance would be:

6-Month Option

5-Month Option

4-Month Option

## OTHER FUNDING OPTIONS

In addition to scholarships, grants, and/or loans offered by the institution, state, or federal government, there are additional ways students can potentially reduce or fund educational expenses. For more detailed information on these options as well as additional options not listed here, visit our [Other Funding Options](#) page.

### Family Contribution Appeal

If a student's [EFC](#) is higher than 0 and the information on their FAFSA no longer accurately reflects their financial situation due to certain circumstances, they may be able to request that the financial aid office review their FAFSA. See our [Family Contribution Appeal](#) page for conditions that may be considered and instructions.

### Private or Department Scholarships

Students should continue to seek [scholarship funding](#) from these additional sources.

### Veterans Benefits

G.I. Bill and VA Education Benefits start with the online process through the [Veterans website for your campus](#).

### Student Employment

Students can seek on- or off-campus part-time [employment](#) to help with indirect costs.

### Third-Party Sponsors

Third-party sponsors are entities which pay institutional charges for a student, such as Vocational Rehabilitation, military, employers, etc. Students who qualify for assistance through these entities should contact them for eligibility requirements and application instructions.

### College Savings Plan

If you invested in a college savings plan such as a 529 or prepaid college plan, contact your plan manager for instructions on how to send funds to the University.

### Credit-Based Loan Options

Students and parents can apply for credit-based loans through private and federal sources. Compare private lenders and options through our [Private Loans](#) page. Parents of dependent undergraduate students may apply for the Parent PLUS loan on the [Federal Student Aid website](#).

## FREQUENTLY ASKED QUESTIONS

**Q: Are University Tuition, College Tuition, Housing (if living on-campus), Dining (if using a meal plan), and potential student health insurance the only fees I will see on my student bill?**

**A:** Not necessarily. First-time freshmen may have additional charges assessed the first semester that would not be listed for subsequent semesters – such as a New Student Orientation Fee. Students may see other fees on their account, such as charges for Adventure WV trips, Materials and Instruments fees for some programs, student ID card replacement fee if they must replace their card, library fines, and more.

**Q: What happens with the Academic and/or Housing Deposits I paid?**

**A:** After charges are assessed on your account for your first semester, if you paid an academic/tuition or a housing deposit, the full deposit will reflect as payment toward your first-semester bill. This often means those deposits help pay toward the fall balance for first-time students starting in the fall meaning your spring balance due may appear to be more due to not having those additional payments from those deposits crediting towards the spring balance.

**Q: Do I have to pay for the whole year at once?**

**A:** No! You are billed by semester, not for the full year at once. You can also use our [monthly payment plan](#) to break your semester balance due into smaller, monthly payments instead of a lump sum for the semester.

**Q: Can I still be considered for institutional scholarships or increases to my scholarship?**

**A:** Students may be considered for institutional scholarships or increases – based on an updated GPA or increased ACT or SAT scores – if they meet the deadlines for admission and for having updated GPA and scores on file prior to attending their first semester at WVU. Different scholarships have varying deadlines. See our [Scholarships](#) page to review potential options. First-time freshmen and first-time transfer students can also use the [Freshman Scholarship Estimator](#) or [Transfer Student Scholarship Estimator](#) to estimate eligibility.

**Q: Do I need to notify WVU of external scholarships I am receiving (such as those from my high school)?**

**A:** Yes, you must notify the Mountaineer Hub of any scholarships from external sources. You can [submit an online request](#) to provide the letter or notification from the scholarship provider (if applicable), include the amount of the scholarship, and how much of the scholarship applies to each semester. Without this information, any scholarship of \$500 or more is split equally between the fall and spring. To ensure your aid offer is accurate, please notify the Mountaineer Hub as soon as possible.

**Q: How do I get my external scholarships to pay toward my balance?**

**A:** First, you must have the funds sent to WVU. If a check is made payable to both you and WVU, you should sign it first before sending it. Please include your name and WVU student ID number on the check. Mailing information can be found on the bottom of the [Mountaineer Hub website](#). If the scholarship check is received before charges are assessed for that semester it will be placed on deposit until bills are available. If the scholarship check is received after charges are assessed it will be directly applied as payment toward your charges for that semester.

**Q: If I change my major, how will it affect my bill?**

**A:** Changing your major can affect your bill. First, your College Tuition will change. If you are a student under CLASS, you will go from not being assessed College Tuition to seeing both University Tuition and College Tuition assessed. College Tuition is tuition specifically for your college based on your program of study. So, if you change programs or colleges, that would impact College Tuition assessment. Second, if you have a scholarship that requires you to stay in a certain program of study or college, you could lose that scholarship.